

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 08-70123-hdh7

UNITED STATES BANKRUPTCY COURT **District of Northern District of Texas****Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/3/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael David Douglas
1204 Lisa Lane
Burkburnett, TX 76354

Case Number:
08-70123-hdh7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3687

Attorney for Debtor(s) (name and address):

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Wichita Falls, TX 76301
Telephone number: (940) 723-0099

Bankruptcy Trustee (name and address):

Shawn K. Brown
Chapter 7 Trustee
PO Box 93749
Southlake, TX 76092
Telephone number: (817)348-0777

Meeting of CreditorsDate: **May 13, 2008**Time: **10:10 AM**Location: **U.S. Post Office/Federal Building, 1000 Lamar, Room 216.B, Wichita Falls, TX 76301****Presumption of Abuse under 11 U.S.C. § 707(b)***See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

Deadlines:Papers must be *received* by the bankruptcy clerk's office by the following deadlines:**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/14/08****Deadline to Object to Exemptions:**Thirty (30) days after the *conclusion* of the first scheduled meeting of creditors.

The 30-day deadline under Fed. R. Bankr. P. 4003(b) for objecting to exemptions does not recommence when a case under Chapter 13 is converted to a case under Chapter 7.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242-1496
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 4/4/08

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0539-7
Case: 08-70123

User: jkucera
Form ID: b9a

Page 1 of 1
Total Served: 18

Date Rcvd: Apr 04, 2008

The following entities were served by first class mail on Apr 06, 2008.

db +Michael David Douglas, 1204 Lisa Lane, Burkburnett, TX 76354-3223
aty +Monte J. White, Monte J. White & Associates, P.C., 1106 Brook Avenue,
Wichita Falls, TX 76301-5009
11403098 +City of Burk-Isd-Wichita County, CO Harold Lerew, PO Box 8188, Wichita Falls, TX 76307-8188
11403099 Fort Sill National Bank, 1647 NW Randolph Rd, Fort Sill, OK 73503
11403100 +Fort Sill National Bank, PO Box 33009, Fort Sill, OK 73503-0009
11403101 +GMAC, PO Box 7825, Phoenix, AZ 85011
11403106 Riddle & Associates, P.C.-Directv, Attorney & Counselors at Law, PO Box 1187,
Sandy UT 84091-1187
11403108 Wells Fargo Financial, PO Box 5943, Sioux Falls, SD 57117-5943
11403109 Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

The following entities were served by electronic transmission on Apr 05, 2008.

tr +EDI: QSKBROWN.COM Apr 04 2008 21:40:00 Shawn K. Brown, Chapter 7 Trustee, PO Box 93749,
Southlake, TX 76092-0117
11403095 +EDI: CAPITALONE.COM Apr 04 2008 21:40:00 Capital One Bank, TSYS Debt Managment,
PO Box 5155, Norcross, GA 30091-5155
11403096 +EDI: CHASE.COM Apr 04 2008 21:40:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
11403097 +EDI: CIAC.COM Apr 04 2008 21:40:00 Citifinancial, Attn: Bankruptcy Dept, PO Box 140069,
Irving, TX 75014-0069
11403102 +EDI: HFC.COM Apr 04 2008 21:40:00 HSBC Card Services, Attn: Bankruptcy Dept, PO Box 5213,
Carol Stream, IL 60197-5213
11403103 +EDI: IRS.COM Apr 04 2008 21:40:00 IRS Special Procedures, 1100 Commerce St., Room 951,
Mail Stop 5029 DAL, Dallas, TX 75242-1001
11403104 +EDI: RMSC.COM Apr 04 2008 21:40:00 Lowes-MBGA, Attn Bankruptcy Dept, PO Box 103104,
Roswell, GA 30076-9104
11403105 +EDI: BANKAMER.COM Apr 04 2008 21:40:00 MBNA-Bank of America,
Attn-Bankruptcy Dept NC4-105-02, PO Box 26012, Greensboro, NC 27420-6012
11403107 +EDI: PROVID.COM Apr 04 2008 21:40:00 Washington Mutual-Providian, Attn: Bankruptcy Dept,
PO Box 10467, Greenville, SC 29603-0467
11403108 EDI: WFFC.COM Apr 04 2008 21:40:00 Wells Fargo Financial, PO Box 5943,
Sioux Falls, SD 57117-5943
11403109 EDI: WFFC.COM Apr 04 2008 21:40:00 Wells Fargo Home Mortgage, PO Box 14411,
Des Moines, IA 50306-3411

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2008

Signature:

